



BACHECKI, CROM & CO., LLP

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JAY D. CROM, CPA, ABV, CIRA, CFE

Summary of certification, education and experience:

- *Received Certified Public Accountant (CPA) certificate from the California State Board on January 29, 1982.
- *Obtained designation of Certified Insolvency and Restructuring Advisor (CIRA) from the Association of Insolvency and Restructuring Advisors on October 18, 1995.
- * Obtained designation of Certified Fraud Examiner (CFE) from the Association of Certified Fraud Examiners on April 4, 1997.
- *Obtained designation of Accredited in Business Valuation (ABV) from the American Institute of Certified Public Accountants on April 28, 2005.
- *Employed by Bachecki, Crom & Co., CPA's (formerly Gerald W. Bachecki & Co.) in September, 1980, admitted as a partner in January, 1986, appointed managing partner in 1998.
- *Member of the American Institute of Certified Public Accountants, California Society of Certified Public Accountants, Association of Insolvency and Restructuring Advisors, California Receiver's Forum, National Association of Bankruptcy Trustees and the Bay Area Bankruptcy Forum.
- *Obtained Bachelor of Science in Business Administration with an emphasis in accounting from California State University at Sacramento in January, 1980.
- *Attended Post Graduate taxation courses at Golden Gate University from 1981 through 1983.
- *Extensive practice in closely held sole-proprietorship, partnership and corporate valuations, consulting and financial statement accounting.
- *Extensive practice in the areas of bankruptcy taxation, transfers & insolvency analysis and bankruptcy & receivership accounting since 1983.
- *Served as Examiner in Chapter 11 Cases.
- *Admitted as an expert in San Francisco, Oakland, San Jose and Santa Rosa Bankruptcy Courts in the areas of taxation, insolvency, valuation and transfers accounting.

EXHIBIT A



JAY D. CROM, CPA, ABV, CIRA, CFE
Court Appointments and Expert Appearances

Appointed as Examiner by the U.S. Trustee's office in the following Chapter 11 matters;

Ming Ze, Inc., 2005, Judge Carlson (San Francisco)
James Lass, 2004, Judge Grube (San Jose)
Douglas Jonathan, 2004, Judge Grube (San Jose)
NeoPhotonics Inc., 2004, Judge Morgan (San Jose)
Cheli & Young Construction, 1999, Judge Jaroslovsky (Santa Rosa)
Credit Service Inc., 1998, Judge Newsome (Oakland)
Samos Greek Restaurant, 1998, Judge Carlson (San Francisco)
Straightline Investments, 1998 Judge Jaroslovsky (Eureka)
Dry Creek Inn, Limited Partnership, 1997, Judge Jaroslovsky (Santa Rosa)
Atrium Publishing, Inc.; 1997, Judge Jaroslovsky (Santa Rosa)

Listing of All Testimony and Selected Declarations as Expert Witness within the last five years:

Client: John Richardson, Chapter 7 Trustee Matter: Christina Pham et al. v. ComUnity Lending, Inc., Debtor, U.S. District Court Trial Testimony, San Francisco re: Insolvency, June 2011
Client: Hank Spacone, Chapter 11 Liquidating Agent, Matter: Reynen & Bardis, Inc., Debtor, Deposition re: Adequacy of Capitalization, Separateness of Special Purpose Entities, May 2011
Client: Timothy Hoffman, Chapter 7 Trustee, Matter: Cascade Acceptance Corporation, Debtor, Declaration re: Insider Financial Transactions, San Francisco Bankruptcy Court, April 2011
Client: Lynn Schoenmann, Chapter 7 Trustee, Matter: LoriMac, Inc., Debtor, Trial Testimony re: Insolvency and insider transactions, San Francisco Bankruptcy Court, December 2010
Client: Janina Elder Hoskins, Chapter 7 Trustee, Matter: Lee-Quon, Debtor, Trial Testimony re: Insolvency, valuation and transfer of life insurance interests, San Francisco Bankruptcy Court, September 2010
Client: Lynn Schoenmann, Chapter 7 Trustee, Matter: Bryco, Debtor, Trial Testimony re: Insolvency and capital distributions, San Francisco Bankruptcy Court, May 2010
Client: Lynn Schoenmann, Chapter 7 Trustee, Matter: George Q. Chinn, Debtor, Trial Testimony re: Reconstruction and documentation of business loan transactions, Estate's Interest in loan repayments and capital distributions, San Francisco Bankruptcy Court, June 2009
Client: Andrea Wirum, Chapter 7 Trustee, Robert & Cathy Mack, Deposition re: CPA errors and omissions, March 2009
Client: David Kinney, Estate Administrator, Mattei v Kinney, Alameda County Superior Court- Probate Trial: Testimony and Report re Bank and security accounts tracing and identification of funds under control of Kinney, November 2008
Client: Tevis T. Thompson, Jr., Chapter 7 Trustee- Rachel Thein, Debtor Discharge Trial Testimony and Report re: Asset tracing and Debtor's sources and uses of funds and asset disposition investigation, October 2008



JAY D. CROM, CPA, ABV, CIRA, CFE
Court Appointments, Expert Appearances and Publications

Client: E. Lynn Schoenmann, Chapter 7 Trustee- LoriMac, Inc., Deposition re: Related entity transfers and debtor financial analysis, October 2008

Client: Herbert von Rusten, Arbitration: von Rusten v. Bobby Mason, Arbitration Testimony re: partnership accounting, San Francisco, Hon. Raymond Williamson, Jr, AAA, March, 2008

Client: Andrea Wirum, Chapter 7 Trustee - Matter: SDR Capital Management Inc. vs. Wilson Trial & Deposition re: Insolvency and Recovery under California Corporate Distribution limitations, San Francisco Bankruptcy Court, October, 2007

Client: Phillips, Spallas & Angstadt, Plaintiff- Matter: Phillips etal vs. Shahab Fotouhi, Trial & Deposition re: Law Firm Valuation, Oakland Bankruptcy Court, October, 2007

Client: Donald Beck, Plaintiff- Matter: Beck vs. Hoge, Fenton Trial & Deposition re: Damages, JAMS, San Francisco, CA June, 2007

Publications:

California CPA, June 2005: What You Need to Know About The Bankruptcy Act of 2005
NABTalk tax articles, 2007 through 2012

Presentations:

Bay Area Bankruptcy Forum (BABF) Tax Program April 30, 1996 with Judge Thomas Carlson

AIRA Tax Institute Basic Bankruptcy Taxation September 5, 1996

AIRA Annual Conference- Bankruptcy Basics 1998, 1999

AIRA Annual Conference- Tax Programs 2000-2003

BABF Program Committee, 1995-2003 with Judge Arthur Weissbrodt, Chairman.

BABF Tax Program January 22, 2004 with Judge Thomas Carlson, Michael Cooper, Esq., and Kerrie Bercik, Esq., San Francisco, CA

OUST Trustee Income Tax Program, March 4, 2005, Oakland, Ca

AIRA Annual Conference- Tax Programs 2005-2010

National Association of Bankruptcy Trustees Annual Conference (NABT)- Tax Program August, 2006, Seattle, WA

NABT Conference- Tax Program April, 2008, Santa Fe, NM & Sept. 2010, S.F.

CSCPA East Bay Chapter Divorce Mini Conference- Bankruptcy issues, Jan., 2010

San Francisco Barrister's Program- Bankruptcy Tax, February 2010

Inns of the Court- Tax Program, May 2010, San Jose, CA

AIRA Annual Conference- Tax Program June, 2011, Boston, Ma

AIRA Annual Conference- Tax Program June, 2012, San Francisco, CA

Various handout materials were produced and contributed to by Jay Crom for the above programs in conjunction with other panel members' contributions.

x = BCC Obtained Statement, but statement does not contain significant activity

[illegible]

[illegible]

145 East Street Associates, LLC

Account Nam	Type	Acct #
-------------	------	--------

1	Wells Fargo	Checking	-2224
2	Wells Fargo	Savings	-3295

[illegible]

1083 Mississippi Street, LLC

Account Nam	Type	Acct #
-------------	------	--------

1	Wells Fargo	Checking -1648
2	Wells Fargo	Checking -1995

[illegible]

3033 Shattuck Ave, LLC

Account Nam	Type	Acct #
-------------	------	--------

1	Wells Fargo	Checking	-0781
2	Wells Fargo	Savings	-0757
3	Wells Fargo	Checking	-9925
4	Wells Fargo	Savings	-6295

[illegible]

11385 East Road, LLC

Account Nam	Type	Acct #
-------------	------	--------

1	Wells Fargo	Checking	-1572
2	Wells Fargo	Savings	-2001

[illegible]

Atlas Consulting, LLC

Account Nam	Type	Acct #
-------------	------	--------

1	Wells Fargo	Checking	-2818
2	Wells Fargo	Savings	-4034
3	Montecito Bar	Checking	-3294
4	Montecito Bar	Checking	-5682

[illegible]

Auburn Multi Family I, LLC

Account Nam	Type	Acct #
-------------	------	--------

1 Wells Fargo DIP Acct -2450

[illegible]

Ayss Mini Storage, LLC

Account Nam	Type	Acct #
-------------	------	--------

2008												2009												2010												2011												2012											
J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D	J	F	M	A	M	J	J	A	S	O	N	D

Account Nam	Type	Acct #
-------------	------	--------

2009

2011

2012

1	Wells Fargo	Checking	-8803
2	Wells Fargo	Checking	-1846
3	Wells Fargo	Savings	-1771

Account Nam	Type	Acct #
-------------	------	--------

2009

2011

2012

1	Wells Fargo	Checking	-2314
2	Wells Fargo	Checking	-9903
	Wells Fargo	Checking	-8233
3	Wells Fargo	Savings	-5062

Payment Due Date	New Balance	Past Due Amount	Minimum Payment
04/13/09	\$19,765.43	\$411.00	\$3,110.43

UNITED
Mileage Plus®

Account number: 2168

\$

Make your check payable to:
Chase Card Services.
Please write amount enclosed.
New address or e-mail? Print on back.

438857507913216800311043019765430000006

11287 BEX Z 07809 C
MONETTE R STEPHENS
853 ASHBURY ST
SAN FRANCISCO CA 94117-4418

|||||

CARDMEMBER SERVICE
PO BOX 94014
PALATINE IL 60094-4014

|||||

5000 160 28: 2 168 5

UNITED
Mileage Plus®

Statement Date:
02/20/09 - 03/19/09



Manage your account online:
www.chase.com/united

Minimum Payment: \$3,110.43
Payment Due Date: 04/13/09

Additional contact information
conveniently located on reverse side

Minimum Payment Due for Credit Access Line	\$434.00
Payment Due for Balance Over Credit Access Line	\$2,265.43
Past Due Amount	\$411.00
Total Minimum Payment Due	\$3,110.43

ACCOUNT SUMMARY VISA SIGNATURE Account Number: 2168

Previous Balance	\$19,197.09	Credit Access Line	\$17,500
Purchases, Cash, Debits	+\$370.30	Available Credit	\$0
Finance Charges	+\$198.04	Cash Access Line	\$3,500
New Balance	\$19,765.43	Available for Cash	\$0

MILEAGE PLUS MILES EARNED

Miles earned this statement from purchases	332	Thank you for choosing the United Mileage Plus Visa! Please visit www.united.com/chase to see all of your redemption options! 1-800-421-4655 (Mileage Plus) 1-800-241-6522 (Reservations)
Total miles earned this statement	332	
Year to date miles earned on credit card	21,151	

Your United Mileage Plus Visa allows you to earn unlimited miles for your everyday spend! You earn 2 miles for every \$1 you spend at United Airlines - 2 miles for every \$1 spent on eligible gas, groceries, home improvement and dining - and, 1 mile for every \$1 you spend on all other purchases. Add authorized users, and sign up to have your monthly bills charged to your card - why not get miles for all those purchases too?

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
02/19	IMAGINE SANTA BARBARA CA	129.30
03/05	GOLDS GYM- CORPORATE 415-927-4653 CA	52.00
03/12	UCSF CLS PS FITREC MBR SAN FRANCISCO CA	150.00
03/17	LATE FEE	39.00

FINANCE CHARGES

Category	Daily Periodic Rate	Corresp. APR	Average Daily Balance	Finance Charge Due To Periodic Rate	Transaction Fee / Service Charge	Accumulated Fin Charge	FINANCE CHARGES
Purchases	V .03627%	13.24%	\$19,501.03	\$198.04	\$0.00	\$0.00	\$198.04
Cash advances	V .05271%	19.24%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Total finance charges							\$198.04

Effective Annual Percentage Rate (APR): 13.24%

Please see Information About Your Account section for balance computation method, grace period, and other important information.

The Corresponding APR is the rate of interest you pay when you carry a balance on any transaction category.

The Effective APR represents your total finance charges - including transaction fees such as cash advance and balance transfer fees - expressed as a percentage.

SIGNATURE

VISA

Account Number
Statement Billing Period
Page 1 of 3

Ending in 7044
07/03/2010 to 08/02/2010



Balance Summary

Previous Balance \$6,000.02
- Payments \$138.00
- Other Credits \$0.00
+ Cash Advances \$74.00
+ Purchases, Balance Transfers & Other Charges \$63.00
+ Fees Charged \$0.00
+ Interest Charged \$82.76
= New Balance \$6,081.78

24-Hour Customer Service: 1-866-229-6633
TTY for Hearing/Speech Impaired: 1-800-419-2265
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: wells Fargo.com

Send General Inquiries To:
PO Box 10347, Des Moines IA, 50306-0347

Revolving Line Of Credit

\$6,000

Available Revolving Line Of Credit

\$0

Payment Information

New Balance \$6,081.78
Minimum Payment \$201.78
Payment Due Date 08/27/2010

Send Payments To:
PO Box 30086, Los Angeles CA, 90030-0086

Late Payment Warning: If we do not receive your Minimum Payment by 08/27/2010, you may have to pay a late fee up to \$39. Your Annual Percentage Rates (APRs) may also increase up to the Penalty APR of 27.24%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	23 years	\$13,515
\$215	3 years	\$7,730 (Savings of \$5,785)

If you would like information about credit counseling services, refer to www.usdoj.gov/ust/eo/bapcpa/ccde/cc_approved.htm or call 1-877-285-2108.

Important Information

WHETHER YOU ARE PLANNING A SPECIAL VACATION OR EVENT, CONTACT WELLS FARGO IN ADVANCE AND WE'LL HELP ENSURE YOUR LARGE PURCHASES ARE PROCESSED SMOOTHLY.
LIVE YOUR DREAM AND LET US TAKE CARE OF THE DETAILS.

Wells Fargo Rewards® Program Summary

Rewards Previous Balance: 11,877
Credit Card Points Earned This Month: 63
Check Card Points Earned This Month: 0

Total Available Points: 11,940

We offer more rewards choices so you can choose a reward that suits your style. You'll find gift cards, cash rebates, travel, merchandise and even charitable contributions.
Track your points balance or get more information at www.WellsFargoRewards.com or by calling 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
07/01	07/03	2441800J75AWH65QX	FARM FRESH TO YOU 800-7966009 CA		63.00
07/03	07/03	7414718J90A8JS5G9	ONLINE PAYMENT	0.03	
07/08	07/08	7414718JD0A882ZXL	ONLINE PAYMENT	137.97	
07/26	07/26	7414718K0EHMA032A	OVERDRAFT TO 7038365321		74.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 0008 YKG 1 7 1 100802 0 0 PAGE 1 of 3 10 3531 8100 V042 01DP5596 95818

Detach and mail with check payable to Wells Fargo

Account Number [REDACTED] 7044
New Balance \$6,081.78
Minimum Payment \$201.78
Payment Due Date 08/27/2010

YKG 74

Amount
Enclosed

\$ 250.00

816

WELLS FARGO CARD SERVICES
PO BOX 30086
LOS ANGELES CA 90030-0086

MONETTE R STEPHENS 95818
853 ASHBURY ST T321
SAN FRANCISCO CA 94117-4418

SIGNATURE

VISA

Account Number
Statement Billing Period
Page 2 of 3

Ending in 7044
07/03/2010 to 08/02/2010



Transactions (Continued...)

Trans	Post	Reference Number	Description	Credits	Charges
-------	------	------------------	-------------	---------	---------

Fees

TOTAL FEES FOR THIS PERIOD	\$0.00
----------------------------	--------

Interest Charged

INTEREST CHARGE ON PURCHASES	82.38
INTEREST CHARGE ON CASH ADVANCES	0.38
TOTAL INTEREST FOR THIS PERIOD	\$82.76

2010 Totals Year-to-Date

TOTAL FEES CHARGED IN 2010	\$117.00
TOTAL INTEREST CHARGED IN 2010	\$581.76

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
PURCHASES	16.20% variable	\$5,987.15	31	\$82.38
CASH ADVANCES	23.99% variable	\$0.00	31	\$0.00
OVERDRAFT ADVANCE	23.99% variable	\$19.14	31	\$0.38

Wells Fargo News

In the section of your statement titled **2010 Totals Year-To-Date**, the TOTAL FEES CHARGED IN 2010 may not include the following fees (Returned Check Fee, Returned Item Fee, Returned Payment Fee, Phone Pay Fee, or Rush Card Delivery Fee) if they were assessed to your account for the time period of January 1, 2010 - February 22, 2010. To obtain that information, please contact Customer Service for assistance.

Fast. Informative. Free.¹

Introducing Wells Fargo® Rapid Alerts

Receive fast credit card transaction alerts directly on your mobile device²

Wells Fargo Rapid Alerts is a free¹ new service that lets you monitor your Visa credit card activity, track your spending, even help prevent fraud. Here are just a few of the alerts you can sign up for:

- Transactions over a certain dollar amount
- Transactions made outside the United States
- Declined transactions
- And more

Sign up for Wells Fargo Rapid Alerts today.
Visit <https://rapidalerts.wellsfargo.com> — it's easy and it's free¹.

¹ Customer must be enrolled in Wells Fargo Online® Banking to sign up for this service. Customer is responsible for any text, data, or airtime fees charged by their carrier.

² Actual time to receive Alert dependent on wireless service and coverage within area. Alerts service may not be available in all areas. Gasoline alerts may not include purchase amount. Account activity qualifying for Alert service may vary by issuer. Additional restrictions apply. © 2009 Visa. All Rights Reserved.

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Premier Insider account statement

For the period ending Aug 8, 2010 • Days in billing cycle: 31

Questions or lost/stolen card? Call Customer Service 1-800-950-0047

Go to bloomingdales.com/mycard to manage and pay your account online.

MONETTE R STEPHENS

Account number: [REDACTED]-1

Page: 1 of 4

Summary of account activity

Previous Balance	\$458.25
Payments	-\$25.00
Other credits/adjustments	\$0.00
Purchases	\$0.00
Fees charged	+\$8.36
Interest charged	+\$9.40

Total New Balance \$451.01

Past due amount \$0.00

Payment Information

Total New Balance \$451.01
Minimum Payment Due \$23.36
Payment Due Date Sep 8, 2010

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a Late Payment Fee of up to \$25.00.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this Statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	11 years	\$1,015
\$18	3 years	\$641 (Savings = \$374)

If you are experiencing financial difficulty and would like information about credit counseling or debt management services, you may call 1-877-337-8187.

IMPORTANT NOTICE OF CHANGES IN ACCOUNT TERMS AND RIGHT TO OPT OUT

The following is a summary of changes that are being made to your account terms. These changes will take effect on October 9, 2010. For more detailed information, please read the enclosed Change in Terms, Right to Opt Out and Information Update. (Online customers reference "Change in Terms" page.) You have the right to reject some of these changes, unless you become more than 60 days late on your account. However, if you do reject these changes you will not be able to use your account for new transactions. You can reject the changes by calling us at 1-800-354-9671 before October 9, 2010.

Revised Terms, as of October 9, 2010

Late Payment Fee	Up to \$35
Returned Payment Fee	Up to \$35

The Minimum Payment Due on your account is changing. The "Monthly Minimum," as defined in the Credit Card Agreement for the Revolving and Major Purchase Account Types, will now be the greater of \$25.00 or 3.25% of the New Balance, rounded up to the next whole dollar amount. The "Monthly Minimum" as determined in the Credit Card Agreement for the Club Account Type will be the greater of \$25.00 or 1/12 of the highest New Balance on your Club Account since it last had a \$0 balance, rounded up to the next whole dollar amount. This message and the enclosed notice are our notice to you about these changes.

Account Type summary	Revolving	Total
New Balance	\$451.01	\$451.01
Minimum Payment Due	\$23.36	\$23.36

Please tear off and return the slip with your payment. Be sure to write your account number on the front of your check and make your check payable to Bloomingdale's. You can pay at any Bloomingdale's store, online at bloomingdales.com/mycard, or by mail. **Payments received by 5:00 pm local time at the address shown on this Statement will be credited as of the date received.**

bloomingdales Payment slip

The creditor is Department Stores National Bank.

☐ New address or phone number?
Go to bloomingdales.com/mycard or use the reverse side.

Account number: [REDACTED]-742-1

Payment Due Date	Total New Balance	Minimum Payment Due
Sep 8, 2010	\$451.01	\$23.36

Amount enclosed:

\$ [REDACTED] 29.36

Refer to back of Statement for information on "How Payments Are Applied".

ack'd from 5321 for 9/8

PO BOX 183083
COLUMBUS OH 43218-3083

#BJN7L
M9L60

72 10 10335 1/4

5,L88

010851

MONETTE R STEPHENS
853 ASHBURY ST
SAN FRANCISCO, CA 94117-4418



Revolving account transactions

Date	Store	Description	Amount
Aug 4		Payment - thank you	-\$25.00

Fees

Aug 8	CREDIT PRO 877-268-7857 - Revolving	\$8.36
	TOTAL FEES FOR THIS PERIOD	\$8.36

Interest Charged

Aug 8	INTEREST CHARGE - Revolving	\$9.40
	TOTAL INTEREST FOR THIS PERIOD	\$9.40

2010 Totals Year-to-Date

Total fees charged in 2010	\$52.11
Total interest charged in 2010	\$71.68

Go to bloomingdales.com/mycard to view previous transactions and statements.

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the Annual Interest Rate on your Account.

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Interest Charge
Revolving	24.50% (v)	\$451.64	\$9.40

(v) = Variable Rate



E10BDP-880012220108510002 NYNN-NNNN-NNNN

Gina Perry

From: Monette Stephens [ms@atlascons.com]
Sent: Wednesday, August 11, 2010 11:55 PM
To: c@carlwescott.com; 'Gina Perry'
Subject: FW: You have a new bill from Bloomingdale's.
Importance: High

From: bloomingdales.checkfree@customercenter.net [mailto:bloomingdales.checkfree@customercenter.net]
Sent: Wednesday, August 11, 2010 5:34 PM
To: ms@atlascons.com
Subject: You have a new bill from Bloomingdale's.
Importance: High

bloomingdale's

CREDIT SERVICES**You have a new e-Bill from Bloomingdale's**

bloomingdales

e-Bill Information

Billers Account Number: *****3742

Due Date: 09/08/2010

Amount Due: \$23.36

Account Balance: \$451.01

To pay this e-Bill, click the red CheckFree pay button. You can then change the payment date, payment amount, and payment account, if necessary. To view the e-Bill before paying it, click **View e-Bill**.

Note: If you have already paid this bill, please disregard this message. It is simply a reminder that you have an e-Bill.

click to
pay with >>



[View e-Bill](#)

Is the CheckFree pay button not working? Follow these steps:

1. Go to [Bloomingdales Bill Pay](#) and sign in.
2. Find this e-Bill on your e-Bills page.

3. [Click Pay](#). [Make Payment](#) next to this e-Bill.

Case: 12-03148 Sent: 08/11/10 Filed: 08/30/10 Entered: 08/30/10 15:33:51 Page 14 of 18
 retrieved from storage unit (selected copies)

You can [print this page](#) for your records or click the [E-bills link](#) to return to your E-bills page.



Congratulations!
The following payment was scheduled. You can [view or change it](#) on the Payment Activity page.

Account	E-bill Information	Payment Date	Total Amount	Payment Account	Tracking Number
Due Date: 9/8/2010 Amount Due: \$23.36 Account Balance: \$451.01	09/08/2010	\$ 29.36	Monette Stejnens	BJW/L-M9LB0	

Transaction Summary (continued)

Tran Date	Post Date	Reference Number	Description of Transaction or Credit	Amount
FEES				
			TOTAL FEES FOR THIS PERIOD	\$0.00
INTEREST CHARGED				
07/26	07/26		INTEREST CHARGE ON PURCHASES	\$16.46
07/26	07/26		INTEREST CHARGE ON CASH ADVANCES	\$0.00
			TOTAL INTEREST FOR THIS PERIOD	\$16.46
2010 Totals Year-To-Date				
Total Fees Charged in 2010				\$0.00
Total Interest Charged in 2010				\$81.78

Interest Charge Calculation

Your **Annual Percentage Rate (APR)** is the annual interest rate on your account.

Type of Balance	Expiration Date	Annual Percentage Rate	Balance Subject To Interest Rate	Interest Charge
Purchases	N/A	20.24%(v)	\$957.25	\$16.46
Cash Advances	N/A	22.24%(v)	\$0.00	\$0.00
(v) = variable rate				

Cardholder News and Information

Go paperless and get rewarded! Sign up for paperless statements at ebill.gap.com and earn 500 bonus Reward points. See your Rewards Terms and Conditions online at gap.com/gapcard for details.

Cardholder Benefits and Information

GapCard Members: Be the first to try our new Legging Jean! Remember, you earn Rewards when you buy them with your Gap Visa Card.

8/17/2010

FW: You have a new bill from Macy's Vi...



FW: You have a new bill from Macy's Visa.

"Monette Stephens" <ms@atlascons.com>

"Gina Perry" <deputycartman27@yahoo.com>

Monday, August 16, 2010 2:51 PM

From: Monette Stephens [mailto:ms@atlascons.com]

Sent: Monday, August 16, 2010 2:33 PM

To: 'Gina Perry'

Cc: c@carlwescott.com

Subject: FW: You have a new bill from Macy's Visa.

Importance: High

From: macys.checkfree@customercenter.net [mailto:macys.checkfree@customercenter.net]

Sent: Monday, August 16, 2010 12:01 PM

To: ms@atlascons.com

Subject: You have a new bill from Macy's Visa.

Importance: High



e-Billing and Payment
Powered by **CheckFree**

You have a new e-Bill from Macy's Visa

macys...

e-Bill Information

Billers Account Number: *****8724

Due Date: 09/12/2010

Amount Due: \$20.00

Account Balance: \$600.53

*pd \$25 on 9/8
from 5321*

To pay this e-Bill, click the red CheckFree pay button. You can then change the payment date, payment amount, and payment account, if necessary. To view the e-Bill before paying it, click **View e-Bill**.

Note: If you have already paid this bill, please disregard this message. It is simply a reminder that you have an e-Bill.

click to
pay with >>



[View e-Bill](#)

Is the CheckFree pay button not working? Follow these steps: